

Information to identify the case:

Debtor 1	Steven R Jones	Social Security number or ITIN	xxx-xx-2975
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Missouri		Date chapter 7 filed September 11, 2019	
Case number: 19-45690			

**Official Form 309A (For Individuals or Joint Debtors)
Order and Notice of Chapter 7 Bankruptcy Case**

01/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities (see Bankruptcy Code §362 for prohibited collection actions). This means that creditors generally may not take action to collect debts from the debtors, from the debtors' property, or from certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, telephone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the Court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See section number 9 for more information.)

To protect your rights, consult an attorney.

The staff of the Bankruptcy Clerk's Office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the Court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the Court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven R Jones	
2. All other names used in the last 8 years		
3. Address	PO Box 906 Fenton, MO 63026-0906	
4. Debtor's attorney Name and address	David Nelson Gunn The Consumer Law Center of Saint Louis DBA The Bankruptcy Company LLC 2249 S. Brentwood Blvd Brentwood, MO 63144	Contact phone: (314) 961-9822 Email: generalmail@thebkco.com
5. Bankruptcy trustee Name and address	Kristin J Conwell Conwell Law Firm LLC PO Box 56550 St. Louis, MO 63156	Contact phone: (314) 652-1120 Email: kconwell@conwellfirm.com

For more information, see page 2 >

Debtor **Steven R Jones**

Case number **19-45690**

<p>6. Bankruptcy Clerk's Office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>111 South Tenth Street Fourth Floor St. Louis, MO 63102 Telephone number: (314) 244-4500 McVCIS: 1-866-222-8029, #87 Electronic Case Information/PACER: https://ecf.moeb.uscourts.gov</p> <p>Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>October 4, 2019 at 10:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the Court docket.</p> <p>Location: 111 South Tenth Street, First Floor, Room 1.310, St. Louis, MO 63102</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>
<p>9. Important Deadlines</p> <p>The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. §727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C §523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under §727(a)(8) or (9). <p>Filing deadline: December 3, 2019</p> <p>The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.</p> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors unless otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.</p>
<p>10. Proof of claim</p>	<p>Deadline for holder(s) of a claim secured by a security interest in the principal residence (Rule 3002(c)(7)(A)):</p> <p>Filing Deadline: November 20, 2019</p> <p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>
<p>11. Foreign Creditors</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the Court to extend the deadlines in this notice. Consult an attorney familiar with United States Bankruptcy Law if you have any questions about your rights in this case.</p>
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection by the deadline to object to exemptions.</p>

For more information, see page 3 >

13. Abandonment of Property	At the meeting of creditors, the Trustee may announce the abandonment of specific property of the estate that is burdensome or of inconsequential value. Any objection to this abandonment must be filed in writing with the Clerk's Office and the Trustee within 14 days after the conclusion of the meeting of creditors.
14. Domestic Support Obligation – Child Support	The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the Bankruptcy case. Any creditor may request such notice and information by writing the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following a discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such notice from the trustee.

So Ordered:


United States Bankruptcy Judge

Date: September 12, 2019

Any paper that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed in section number 6 of this Order and Notice. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at <https://ecf.moeb.uscourts.gov>. **This Court requires all attorneys to file electronically through CM/ECF.** You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office or via the Internet if you have a PACER subscription. You may register for PACER at www.pacer.gov. Case status information is available 24 hours a day by contacting **McVCIS (Multi-Court Voice Case Information System)** or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: <http://www.moeb.uscourts.gov>.

Debtor information needed at the meeting of creditors:

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements
- Life insurance policies on debtor's life or lives of debtor's spouse or children
- Divorce decree or separation agreement
- Documentation supporting the appropriate Statement of Current Monthly Income/Mean Test/Form(s)
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date

Debtor Identification:

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1)driver's license, 2)federal or state government ID, 3)student id, 4)U.S. passport, 5)military ID, or 6)resident alien card. Acceptable forms of proof of social security number include an original: 1)social security card, 2)medical insurance card, 3)pay stub, 4)W-2 form, 5)Internal Revenue Service Form 1099, 6)Social Security Administration report, or 7)statement that such documentation does not exist.

Certificate of Notice Pg 4 of 5
United States Bankruptcy Court
Eastern District of MissouriIn re:
Steven R Jones
DebtorCase No. 19-45690-cer
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0865-4

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 33

Date Rcvd: Sep 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2019.

db
24334887 Steven R Jones, PO Box 906, Fenton, MO 63026-0906
24334890 +American Family, 16024 Mnachester Rd., Ste. 100, Ballwin, MO 63011-2195
24334889 +BJC Medical group, PO Box 953798, Saint Louis, MO 63195-3798
24334889 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
24334895 +DePaul Hospital - St. Louis, SSM Healthcare, 12303 Depaul Dr., Bridgeton, MO 63044-2512
24334894 +Delmar Gardens, 15197 Clayton Road, Chesterfield, MO 63017-7048
24334896 #+Esse Health, 2175 Charbonier Rd., Ste. B, Florissant, MO 63031-5500
24334897 +Essence Healthcare Inc., 13900 Riverport Dr., Maryland Heights, MO 63043-4804
24334898 +First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
24334899 +First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
24334900 +First Savings Credit Card, Attn: Bankruptcy Department, Po Box 5019,
Sioux Falls, SD 57117-5019
24334902 +Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
24334906 +Pharmerica, 1900 S. Sunset, Unit 1A, Longmont, CO 80501-6599
24334907 +Rosewood Care Center, 11278 Schuetz Rd., Saint Louis, MO 63146-4957
24334909 +SSM Select Rehab St. Louis, LLC, 1027 Bellevue, Saint Louis, MO 63117-1851
24334910 St. Louis Urological Surgeons, 112 Piper Hill Dr., Suite 12, Saint Peters, MO 63376-1690
24334911 +St. Luke's Hospital, Patient Financial Services, 232 S. Woods Mill Road,
Chesterfield, MO 63017-3406
24334913 +United States Attorney, 111 South 10th Street 20th Floor, Saint Louis, MO 63102-1125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: generalmail@thebkco.com Sep 13 2019 02:25:41 David Nelson Gunn,
The Consumer Law Center of Saint Louis, DBA The Bankruptcy Company LLC,
2249 S. Brentwood Blvd, Brentwood, MO 63144
tr +EDI: QKJCONWELL.COM Sep 13 2019 06:13:00 Kristin J Conwell, Conwell Law Firm LLC,
PO Box 56550, St. Louis, MO 63156-0550
ust +E-mail/Text: ustpreion13.sl.ecf@usdoj.gov Sep 13 2019 02:27:38 Office of US Trustee,
111 S Tenth St, Ste 6.353, St. Louis, MO 63102-1127
24334888 +E-mail/Text: bankruptcycollectionnotices@abecu.org Sep 13 2019 02:27:27
Anheuser-Busch Employees Credit Union, Attn: Bankruptcy, 423 Lynch St,
St Louis, MO 63118-1803
24334891 +EDI: WFNNB.COM Sep 13 2019 06:13:00 Comenity/ MPRC, Attn: Bankruptcy, Po Box 182125,
Columbus, OH 43218-2125
24334892 +EDI: CRFRSTNA.COM Sep 13 2019 06:13:00 Credit First National Association,
Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
24334893 +EDI: RCSFNBMARIN.COM Sep 13 2019 06:13:00 Credit One Bank, Attn: Bankruptcy Department,
Po Box 98873, Las Vegas, NV 89193-8873
24334901 EDI: IRS.COM Sep 13 2019 06:13:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
24334903 +EDI: MERRICKBANK.COM Sep 13 2019 06:13:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
Po Box 9201, Old Bethpage, NY 11804-9001
24334904 E-mail/Text: ecfnofices@dor.mo.gov Sep 13 2019 02:25:55 Missouri Department of Revenue,
Bankruptcy Unit, PO Box 475, 301 W. High Street, Jefferson City, MO 65105-0475
24334905 +EDI: NAVIENTFKASMSERV.COM Sep 13 2019 06:13:00 Navient, Attn: Bankruptcy, Po Box 9640,
Wiles-Barr, PA 18773-9640
24334908 +EDI: SALLIEMAE BANK.COM Sep 13 2019 06:13:00 Sallie Mae Bank, PO Box 3319,
Wilmington, DE 19804-4319
24334912 +EDI: RMSC.COM Sep 13 2019 06:13:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
24334914 +EDI: USBANKARS.COM Sep 13 2019 06:13:00 US Bank Home Mortgage, 4801 Frederica St.,
Owensboro, KY 42301-7441
24334915 +EDI: CAPITALONE.COM Sep 13 2019 06:13:00 World's Foremost Bank, Attn: Bankruptcy,
4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0865-4

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 33

Date Rcvd: Sep 12, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2019 at the address(es) listed below:
NONE.

TOTAL: 0